

What Every Worker Should Know About Unemployment Insurance

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Information About Unemployment Insurance Eligibility and How to File a Claim

You are strongly urged to read the information in this booklet. You are responsible for knowing what is required of you while you are claiming benefits.



Maine Department of Labor
Bureau of Unemployment Compensation
20 Union Street, P. O. Box 259
Augusta, Maine 04332-0259

**Department of Labor's TTY number for unemployment claimants with hearing
impairments:
1-888-457-8884**

VOLUNTARY DISCLOSURE FOR SPECIALIZED SERVICES FOR PEOPLE WITH DISABILITIES

The Americans With Disabilities Act prohibits inquiries as to whether or not an individual has a disability or to the nature and extent of such a disability. However, other federal laws provide various benefits and services for people with disabilities. If you would like to know more about these services, contact your Department of Labor representative.

This is a voluntary disclosure. The disability information is not required in order for you to receive services from the Maine Department of Labor.

The Maine Department of Labor, Bureau of Unemployment Compensation, is an equal opportunity employer / program. Auxiliary aids and services are available upon request to individuals with disabilities.

To best serve your needs, some staff have been specifically trained to serve veterans and clients with disabilities.

This booklet is designed to assist people who file claims for unemployment benefits. It provides guidance, but it does not have the force or effect of law. The final controlling factors are 26 M.R.S.A., Rules of the Unemployment Insurance Commission and Department of Labor Rules. This booklet is based upon the Law and Rules in effect at the time that it was printed.

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REMINDER

If you move, remember to give your new address to your UC Call Center. The Post Office will not forward Department of Labor mail to your new address. (This includes your unemployment checks and Forms 1099-G for income tax purposes.) They will be returned to us!

SOCIAL SECURITY NUMBER DISCLOSURE

The Privacy Act of 1974 requires that we publish the following statement because a Social Security number is required on all unemployment claim forms:

Your Social Security Number is solicited under the authority of the Internal Revenue Code of 1954 (26 U.S.C. 85, 6011(a), 6050(b) and 6109(a)). Disclosure of your Social Security Number for this purpose is mandatory. It must be entered on the forms that you submit to claim unemployment compensation.

HOW TO FILE A CLAIM FOR UNEMPLOYMENT BENEFITS

You can file a claim for unemployment benefits by telephone or by mail.

BY TELEPHONE: You can file or reopen an unemployment claim over the phone by calling an Unemployment (UC) Call Center. A Claims Representative will ask you a series of questions to open your claim. There are no complicated forms to complete. The telephone numbers are listed at the end of this booklet. Call the number of the city or town closest to you. **If you do not have a phone, you can still call in your claim. Phones are provided free of charge at all Department of Labor (DOL) CareerCenters.**

BY MAIL: To file a new, or reopen a prior, unemployment claim by mail, you need to complete a claim form. Unemployment insurance claim forms are available at all Maine Department of Labor (DOL) CareerCenters, at many city and town offices, and on the Department's website at:

www.Maine.gov/labor.

NOTE: You cannot complete the initial claim form on the Internet at this time. You must print a copy, complete it, and then mail it to the nearest UC Call Center. Instructions for completing the form are included with the form. In some situations, your employer may give you a claim form. Instructions for how to complete and to mail the form are included.

BEFORE YOU CALL: To file your claim by phone, it is important to have the following information available **before** you call:

1. Your Social Security number.
2. A list of employers for whom you worked during the last 18 months (if new claim), or since you last claimed unemployment benefits (reactivating an existing claim). You will need the following **employer** information: The complete business name and mailing address (with Zip Code), telephone number, and dates you worked for each job held during this period of time.

POTENTIAL DIFFICULTIES RELATED TO CALLS

1. **INDIVIDUALS WITH A LONG DISTANCE "LINE BLOCK" ON THEIR LINE.** If you

cannot make long distance calls from your phone, and if the Unemployment (UC) Call Center telephone numbers listed on the inside back cover are not "local" (long distance), see the suggestions in "2" below.

2. INDIVIDUALS WITHOUT A TELEPHONE. If you do not have a telephone at home, you have several choices:

- File a claim by mail. (See instructions on Page 4.)
- Call from a Department of Labor (DOL) CareerCenter. Check the Department of Labor listings under "State of Maine" in a telephone book for the address of the office nearest you. There is no charge for using these phones.
- Call from a friend or relative's home and pay them for the cost of the call.
- Use a pay telephone. (Plan to have enough coins to make a 12-15 minute call if the call is not a "local" call.)

3. CELL PHONES ARE NOT RECOMMENDED. Cell phone messages often fade out or are not clear. When calling to change your name or address, please use a **regular** phone.

4. BEING PLACED ON "HOLD" OR GETTING A "BUSY" SIGNAL. At some times during the week (especially on Mondays and Tuesdays), many people call the UC Call Centers. As a result, some callers may be put on "hold," or, if all lines are busy, some may hear a "busy" signal. If you get a "busy" signal, please call back.

NOTE: Calling Wednesday through Friday is highly recommended as Monday and Tuesday are traditionally very busy. Filing a new claim later in the week *will not* delay your benefits.

WHAT TO DO WHEN YOUR CALL IS ANSWERED

When you call the UC Call Center System, you will be given a series of choices. Select the option that describes why you are calling. The system will then route your call to the Claims Representative who can best meet your needs.

IF YOU NEED A LANGUAGE INTERPRETER

If English is ***NOT*** your first language and you feel you need an interpreter to complete your call, we can easily arrange for one in your language. When you place your call and it is answered by the Call System, press "1" and you will be connected with a Claims Representative who will make arrangements for an interpreter to assist you.

OTHER IMPORTANT INFORMATION

1. EMPLOYER FINANCED UNEMPLOYMENT INSURANCE. *NO deduction* is ever made from your wages for unemployment benefits. **It is not part of your Social Security deduction.** Employers pay the full cost of unemployment insurance benefits through payroll taxes.

2. FEDERAL AND STATE INCOME TAX LIABILITY. You are required to report the amount of unemployment insurance benefits paid to you during a calendar year when you file your Federal and State Income Tax forms. A Form 1099G will be mailed to you by January 31 of the year following a calendar year during which you were paid unemployment benefits and/or made repayments against an overpayment. It is your responsibility to notify this agency of your change of addresses. *The U.S. Postal Service will not forward Department of Labor mail.* If you do not receive a Form 1099G by February 3 or think the amount reported is incorrect, call your UC Call Center. See the instructions in your Federal Income Tax Booklet.

Voluntary Income Tax Withholding. *No Federal or State taxes will be withheld from your unemployment benefits unless you request that taxes be withheld.* You can request withholding by filling out a Form W-4V which was mailed along with this booklet. You can also request a Form by calling (207) 287-3805 or go to: www.Maine.gov/labor/uibennys/CONTENTS.htm to print a copy of Form "W4-V" to complete and mail in.

Withholding is not automatic – you must request that taxes be withheld. Requests to stop withholding must also be made by completion and mailing of Form W4-V. The voluntary withholding rates on UC benefits are fixed at 10% Federal and 5% State.

You may want to contact the Federal Internal Revenue Service (1-800-829-1040) and the Maine Revenue Services (207-626-8475) to see if you should consider paying "estimated" income tax payments.

3. DEDUCTING CHILD SUPPORT FROM YOUR UNEMPLOYMENT CHECK. If you owe child support that you pay to the Department of Human Services (DHS), **up to fifty percent (50%)** of your unemployment check may be automatically taken by Department of Labor (DOL) and sent to DHS. (This percentage may be different if you have an agreement with DHS to pay a certain amount of child support towards a back debt.) Also, if you are currently receiving SSI or are receiving public assistance for your child (TANF), you may be exempt from automatic withholding. If you have any questions about the amount that will be taken for child support from your unemployment check, please contact your DHS support enforcement agent or the agent's supervisor.

4. ALIENS. Only U.S. Citizens and certain aliens are eligible to receive unemployment insurance benefits. If you are not a U.S. Citizen, you must have been legally allowed to work in the United States when you earned your base period wages. Also, you must be legally allowed to work while you are claiming unemployment benefits. If you are not a U.S. Citizen, your Social Security Number and/or Alien Permit number will be checked with the U.S. Immigration and Naturalization Service.

5. CONFIDENTIAL INFORMATION. All information given by you and your employer to process your claim is confidential. Public disclosure of claimant and employer information is generally not allowable. When you request copies of agency records, a minimum research cost and reproduction fee will be charged. A Waiver of Confidentiality form can be printed from the Forms and Publication table at: www.Maine.gov/labor/uibennys/index.html

PENALTIES FOR UNEMPLOYMENT FRAUD

Under the Maine Employment Security Law, you will be penalized if you make a false statement or representation, knowing it to be false or knowingly fail to disclose a material fact to get or increase benefits. You will be disqualified from receiving benefits for the week in which you made a fraudulent claim and become ineligible to receive benefits for 6 to 12 months. Additionally, you will be **fined 50% of the fraudulently claimed benefits for the first occurrence, 75% for the second and 100% for the third and any subsequent violations.**

Overpayments resulting from fraud will be charged interest at the rate of **1% per month** until penalties, accrued interest and benefit payments owed are paid in full. The total amount due will be deducted from future benefits. To avoid 100% set-off of your future entitlement, you must repay your debt in full. Contact the Collections Manager at 287-1235 to negotiate a repayment plan. Additionally, the following may be intercepted and applied to an outstanding fraud overpayment: 1) a State Income Tax refund due to you and your spouse (joint return); 2) Lottery winnings paid directly by the Bureau of Alcoholic Beverages and Lottery Operations; and 3) Wage Garnishment. Collections may also be achieved by civil warrant. Unemployment fraud is a Class D crime. If you are prosecuted in court and convicted, you are subject to a fine of not more than \$2,000 and/or a jail term of not more than 364 days for **each** false statement or representation, or failure to disclose a material fact when filing your initial and weekly claims.

1. FRAUD DETECTION

A. Employer Payroll Report Crossmatch. All weekly unemployment claims are "matched" against employers' payroll records. This process detects individuals who have not reported wages earned during weeks for which unemployment benefits were paid.

B. New Hire Systems Crossmatch. The Department of Labor receives information weekly from the Department of Human Services on new hires reported by employers. This information is crossmatched against DOL benefit payment records. This process allows us to identify more ineligible payments earlier in the claims series.

FILING AN INITIAL CLAIM

An "initial" unemployment claim is the first step in starting a claim for weekly unemployment benefits. An "initial" claim is defined as:

- A new claim for someone who has never filed a claim for unemployment benefits.
- A claim that "reactivates" an unemployment claim for a person who filed his/her most recent "new" claim within the past 52 weeks. (*Also, see the section on "Additional Initial or Reopened Claim."*)
- A new claim for someone whose most recent one-year "benefit year" has ended.

See instructions on Pages 4 on how to file an initial claim.

INITIAL CLAIMS AND MONETARY DETERMINATIONS

Unemployment Insurance is based strictly on wages paid to you during a specified "base period."
(The two "base periods" are described below.)

1. BASE PERIOD

A. "Regular" Base Period. We will first look at your earnings in the "REGULAR" base period, which is the first 4 of the last 5 completed calendar quarters prior to the date that you file your claim.

(See the darker shaded area on the chart below.)

IF you file your claim during one of these months

*

Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	*		
	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	*	
		Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	*
			July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	Oct. Nov. Dec.
Year Before Last	Last Year				This Year			

THEN the "REGULAR Base Period" will be the 4 quarters in the darker shaded area.

For example, if you filed your claim in August, the "regular" base period would be from April of the previous year to March of the current year. If you were not paid enough wages in the "REGULAR Base Period" to set up an unemployment claim, we will look at your wages in the "ALTERNATE Base Period" (the light shaded quarter).

B. "Alternate" Base Period. The "ALTERNATE" Base Period is the last 4 completed calendar quarters prior to the date you file your claim. This means that we will substitute the most recently completed calendar quarter for the oldest quarter used in your "REGULAR" base period. For example, if you filed your claim in August, the **"alternate" base period would be from July of the previous year to June of the current year.**

IMPORTANT NOTE: If you receive a form telling you that you do not have enough wages and that a "redetermination" will be mailed, you should continue to send in **weekly** claims while the "ALTERNATE" base period is checked.

(1) "Alternate" Base Period Monetary Determination. In some cases, we will ask you to provide us with a listing of your earnings. **You must continue to file weekly claims during the period of investigation.** After we finish processing your "ALTERNATE" base period claim, we will send you another Monetary Determination. This second letter will tell you if you can qualify to set up a claim using the "ALTERNATE" base period.

2. MONETARY DETERMINATION LETTER. You will receive a Monetary Determination letter which will show your weekly benefit amount (WBA) and maximum benefit amount (MBA) if you are "monetarily eligible" (have earned enough money) to set up a benefit claim year. **You should carefully review this letter for errors** (either missing wages, or wages which are not yours). **If any wages are missing or if you find other errors, get proof of the correct amount and contact your UC Call Center.**

3. HOW MUCH MONEY DO YOU HAVE TO EARN? To be "monetarily eligible" to set up an unemployment claim, you must meet two requirements:

A. During at least 2 calendar quarters in the base period, you must have been **PAID** wages that are at least 2 times the annual average weekly wage in Maine. (The calendar quarters are the months listed in the blocks shown in the shaded area in Item 1. As an example, January, February and March is a calendar quarter.) **AND**

B. In the whole base period, you must have been **PAID** wages totaling at least 6 times Maine's annual average weekly wage.

4. WAGES MUST BE FROM "SUBJECT EMPLOYMENT." Only wages earned from a "subject employer" can be used to meet the earnings requirement to establish a claim. A "subject employer" is one that pays unemployment insurance taxes on your wages. Most employers, including the government, are "subject employers." If you are not sure if you worked for a "subject employer," you should still file a claim for benefits. If no unemployment taxes were paid on your "wages," we will verify that this was appropriate under Maine Employment Security Law.

A. Workers' Compensation: Certain Workers' Compensation weekly payments may be used towards meeting the earnings requirement.

B. Out-of-State Wages: If you worked in another state, you may be able to use those wages to file either a "combined-wage" claim or an "Interstate" claim.

5. HOW MUCH CAN YOU COLLECT IN BENEFITS? The amount of your earnings determines the amount of unemployment benefits you can collect. In other words, the more that you earn, the more you can collect. (See Items A., B., and C. below for more information.)

A. Weekly Benefit Amount: Your weekly benefit amount (WBA) is the benefit amount that you can receive for one week. Your weekly benefit amount (up to the limit provided for under State law) is determined by dividing the average of the wages in the two (2) highest quarters of your "base period" by 22.

B. Maximum Benefit Amount: Your maximum benefit amount (MBA) is the maximum amount of benefits that you can receive during your "benefit year." This amount is either 26 times your weekly benefit amount, OR, one-third of your total base period wages, whichever is less.

C. Dependency Allowance: If you are the whole or main support of a child under the age of 18, a child who is a student between the ages of 18 and 23, or a child who is disabled, you may be eligible for a dependency allowance of \$10 for each child. If you do not receive a form for claiming dependency allowances, you should request one from your UC Call Center.

6. BENEFIT YEAR. Each "Benefit Year" lasts for 12 months. It starts with the Sunday of the week in which you file your claim and ends one year later. **CLAIMS CANNOT BE BACKDATED.** If you have earned enough money to qualify for a claim, your benefits are available during that one-year benefit year. **Your benefits will not last for the entire benefit year.** You may be eligible for a maximum of 26 full benefit checks during your benefit year. **Not all claimants qualify for the full 26 weeks.**

7. SEASONAL EMPLOYMENT. Some employers operate for only part of the year. If you worked only for a "seasonal employer," you would only be able to receive benefits, based on those seasonal wages, during the employer's regular seasonal period. The Maine Unemployment Insurance Commission determines which employers and industries are "seasonal." If you have wages from a "seasonal" employer in your base period, your monetary determination will show this. It will tell you how much of your maximum benefit amount is available to you outside of the employer's "seasonal" period.

8. SCHOOL WAGES. If you have base period wages from an educational institution, there may be some restrictions on your unemployment benefits. Under some circumstances, you would not be able to receive unemployment benefits during school breaks. The key factor is whether or not ANY school has told you that you will have a job at the end of the summer vacation and/or after holiday/recess periods. We will review the exact effect, if any, school wages have on your eligibility when you file your claim.

9. PROFESSIONAL ATHLETES. If you earned some or all of your base period wages while participating in sports as an athlete, a special law applies. You will not be able to use those wages as a basis for receiving unemployment benefits between two consecutive seasons under certain circumstances. We will discuss these circumstances with any claimant who is involved in this situation.

10. BENEFIT RIGHTS INFORMATION VIDEO. In addition to the information in this booklet, a video is available which explains your benefit rights and responsibilities. This video is shown on your local Maine Public Broadcasting System (PBS) station (check your local listings for the channel in your area). A notice of times at which PBS shows the video is sent to you shortly after you file your claim. Copies of the video are also available at public libraries and DOL CareerCenters.

11. ESTABLISHING A SECOND BENEFIT YEAR. If you receive unemployment benefits during one "benefit year," there is an additional requirement which you must meet before you can receive benefits in a second (later) "benefit year." You also must have worked since the beginning of the first benefit year and earned eight times the weekly benefit amount of your **new benefit year**. This work has to be for an employer that pays unemployment taxes ("subject" employment).

ADDITIONAL INITIAL OR REOPENED CLAIM

You can reactivate your claim at any time during your "benefit year." It does not matter why you stopped claiming benefits. Your weekly benefit amount does not change when you reactivate your claim. However, your claim will become "effective" the Sunday of the week in which you reopen your claim. **DO NOT DELAY IN REAPPLYING FOR BENEFITS BECAUSE CLAIMS CANNOT BE BACKDATED.** If you return to work and stop filing claims, you must call the UC Call Center or visit a DOL CareerCenter to obtain a claim form if you wish to start filing claims again.

BENEFIT RIGHTS AND RESPONSIBILITIES

ELIGIBILITY FOR WEEKLY CLAIMS

Refer to the mail claim instructions sent to you when you file a new claim for additional information.

To receive weekly benefits, you must meet the eligibility requirements of the Employment Security Law. You are **strongly urged** to read the information in this booklet. You are responsible for knowing what is required of you while you are claiming benefits. If you have any questions or doubts, **it is important that you call the UC Call Center and speak with an Unemployment Program Representative.** Failure to satisfy your responsibilities in this program can jeopardize your ability to collect benefits. Therefore, it is important to rely only on someone who is thoroughly familiar with the current laws that govern the unemployment program.

TO BE ELIGIBLE FOR UNEMPLOYMENT BENEFITS, EACH WEEK YOU MUST:

1. BE UNEMPLOYED, EITHER TOTALLY OR "PARTIALLY."

A. Totally or "Partially" Unemployed. You will be considered **Totally Unemployed** in any week for which you receive no wages and during which you perform no services. You will be considered **"Partially" Unemployed** if you are working less than full-time and do not earn \$5.00 or more above your weekly benefit amount. You generally will **not** be considered totally or "partially" unemployed if you are primarily self-employed or employed full-time on a commission basis.

(1) Full-time: Being employed "full-time" generally means working the number of hours that are usually considered to be "full-time" for the occupation or industry but not less than 35 hours per week.

2. ACTIVELY SEEKING WORK. The following factors comes into consideration when the Department is looking at what kind of work search you should be doing:

- Work you usually do;
- Work you have training or experience doing;
- Work you have educational background to do;
- The number of possible job openings in the area that you are able and available to commute to; and
- The number of weeks that you file for benefits.

Your local CareerCenter offers free job search help. **But you cannot limit your work search only to CareerCenter registration.**

A. Method of Contact. You are required to make personal employer contacts to get and complete applications. Sending letters and résumés and using employment agencies can also be used along with personal employer contacts. Calling employers or looking at newspaper ads can help you decide where to apply for work. However, these are **not** considered employer contacts and cannot be used on your weekly claim card. You will be required to list the employers you have contacted for work each week on your claim card. **Periodically, the work search contacts you report will be checked by DOL personnel.**

B. Effect of Length of Unemployment. After 12 consecutive weeks, you will be expected to increase your work search efforts. For example, you may:

- Seek work which is different from the type of work which you did before; or
- Travel farther for work; or
- Accept a lower starting salary than your highest previous wage.

C. Work Search Waivers. Your UC Call Center will tell you if you do not have to do a weekly work search. Most often waivers are given for 2 to 6 weeks and fall under one of the following

categories.

- **Pending Recall:** If you have been laid off due to a lack of work and you have a **definite** recall date within 6 weeks of that layoff date.
- **New Job:** If you have accepted an offer of permanent full-time **new** employment (not a recall by a former employer) which will start within two weeks.
- **In Approved Training:** If you are in training that has been "approved" by the Unemployment Insurance Commission. (Also see Page 19.)
- **Trade Union Member:** For six weeks from layoff date, if you normally seek work through a **trade union** of which you are a member in "good standing." You have to send in proof of your union membership and you must contact your union business agent (or similar official) each week. After six weeks, you must contact employers directly in addition to the union.
- **Labor Dispute:** For the period that the Unemployment Compensation Director determines that a stoppage of work exists due to a labor dispute. This waiver only applies if you are involved in a strike, lockout or other labor dispute. See Page 21.

3. ABLE AND AVAILABLE FOR WORK. To receive benefits you must be physically able to work and available to accept suitable full-time work without restrictions. Being "available for work" means that you must have arrangements for child care and transportation, be available to accept shift work if it is required by your occupation, etc. (Exception: You will not be denied benefits if you are not available to accept a job on a shift, the greater part of which is between midnight and 5:00 a.m., due to one of the following reasons: 1) parental obligation, 2) the need to care for an immediate family member, or 3) because you are handicapped and a personal care attendant who is required to help you is not available.)

You must report any days that you are not able to work or available for work for any reason (including illness). Report this in Question 2, and in the REMARKS section on the front of your weekly claim card.

A. Not Able or Available for Work for Part of the Week. Occasionally, you might not be able to work or are unavailable for work for part of the week. When this happens due to illness or other "good cause," you may be eligible for reduced benefits. These reduced benefits would be for the part of the week that you were able and available for work. **You must still meet all other conditions for being eligible for benefits.**

B. Only Physically Able to Work Part-Time. If you are only able to work part-time due to physical limitations, you may be eligible for unemployment benefits, but at a reduced amount. Call the nearest UC Call Center for further information.

4. REFUSAL OF OFFERS OF WORK OR REFERRALS FROM A CAREERCENTER. You must report any offer of work that you refuse (Question 4 on your weekly claim card) or any referral to work from a DOL CareerCenter that you do not accept (Question 5). If you do not follow through on a referral by contacting the employer for an interview, that information should be noted in Question 5 as well. You must explain the refusal in the REMARKS section on the front of your weekly claim card. If you refuse an offer of "suitable" work or a referral to a "suitable" job, you will

be disqualified from receiving further benefits. (See the section entitled "Refusal of Work or Referral" for additional information.)

A. Acceptance of a Referral. To be considered to have "accepted" a referral from a DOL CareerCenter, you must contact the employer to whom you are referred to schedule a job interview.

5. WORK AND EARNINGS DURING A WEEK THAT YOU CLAIM BENEFITS. You must report **any work performed** and the **GROSS** amount of wages earned on your weekly claim card (Question 7). **Report your earnings according to your employers' payroll week. If you were paid for an "odd job" and you can not provide written verification of your earnings, report your earnings for the week in which you did the work, regardless of when you are paid.** "Gross wages" means the total wages paid or due to you before any deductions. This includes all employment of any kind, such as self-employment, odd jobs, baby-sitting, etc. Wages include cash, commissions, checks, tips, and the cash value of pay you receive in the form of food, lodging or any other means of payment. If you report that you worked, but you do not list any amount of earnings, your benefit payment will be delayed until you report your earnings. If you do not report your earnings within 14 days of when we ask for them, your benefits will be denied.

A. Partial Benefits. You must report **ALL** of your gross earnings. However, the first \$25 of gross earnings will not affect the amount of your unemployment check for that week. Gross earnings above \$25 are subtracted from your benefit check for that week. For example: If you earn \$40 in a week, only \$15 (\$40 minus the \$25 "allowance") will be deducted from your unemployment check. The benefits that are deducted from that check are not deducted from your maximum benefit amount.

B. Verification of Earnings. If you work during a week, you are required to report your earnings. **You also must provide proof of your gross earnings before a benefit check can be sent to you for the week claimed.** Examples of acceptable proof are a paycheck stub or even a simple statement signed by your employer. Additionally, you can use a "Verification of Earnings" form (Form Me. B-9.3) to verify your earnings for a particular week. Copies of this form can be obtained by contacting any of the UC Call Centers or by downloading it from our website at www.Maine.gov/labor. These forms are also available at all Department of Labor's CareerCenters. Ask your employer to complete the form and return it to you. You can mail the form to your UC Call Center or FAX it to us (see FAX instructions on the form itself).

IMPORTANT - If you do not provide proof of your earnings with your claim card or **within 14 days** of the date we request it, **your claim for that week may be denied.**

C. "Excess" Earnings. If your **gross** earnings are \$5 or more above your weekly benefit amount, you will have what is called "excess earnings" and you will not be eligible for benefits that week.

D. Working Full-Time. If you are working "full-time," you will not be eligible for benefits that week regardless of the gross amount of your earnings.

E. Bonuses. If you receive a bonus, it will be deducted in the same manner as regular wages, starting with the week in which it is paid. If the amount of the bonus is more than one week's normal pay for you, it will be divided by your regular week's pay and applied to that same number of weeks. (Example: Bonus=\$700. Regular weekly pay=\$300. \$300 applies to the week in which paid and the next week. The remainder, \$100, applies to the third week after the bonus is paid.)

6. VACATION, SEVERANCE OR HOLIDAY PAY, AND OTHER NONWAGE PAYMENTS. If you receive any payment from your employer that is not regular earnings, report it in Question 6 on your weekly claim card. The types of payments and how they will be deducted are as follows:

A. Severance Pay, Dismissal Wages and Terminal Pay. Deducted from your unemployment check for the week or payroll period in which they are paid.

B. Wages In Lieu of Notice. Deducted for the period covered by the notice.

C. Vacation Pay. Deducted for a period which equals the number of vacation pay days you received.

D. Holiday Pay. Deducted from the claim week in which the holiday occurs. It does not matter when the employer pays "holiday pay."

The **TOTAL AMOUNT** of the above listed payment types will be deducted.

7. SOCIAL SECURITY AND OTHER PENSIONS

A. Social Security Benefits. If you receive Social Security benefits **based on your work** (not your spouse's work), 50% of your Social Security benefits are deducted from your weekly unemployment checks. The deduction only applies if you worked, in your base period, for an employer that pays Social Security taxes. **NOTE:** While filing for unemployment benefits and receiving Social Security benefits, you must still be available for and seeking full-time work each week. You cannot restrict your yearly earnings because of Social Security.

B. Other Pensions. In some cases, pensions other than Social Security are deducted from your weekly benefit amount. They are deducted if: 1) you receive a pension from a base period employer; and, 2) that employer made some or all of the contributions towards your pension. We only deduct the employer's portion of that pension from your weekly unemployment benefits. **NOTE:** If you receive Railroad Unemployment Insurance benefits, including sickness benefits, you will not be eligible for regular unemployment insurance benefits from Maine or another state.

C. How To Report The Amount of Your Social Security/Pension. The amount of your pension (Social Security, employer pension, etc.) should be reported in Question 6 on your

weekly claim card. You need to report your pension for the week(s) in which you receive it until you receive a Deputy's Decision which states the impact the pension payment will have on your weekly benefit amount. After that Decision, you do not have to list social security/pension payments in Question 6 again **unless there is a change in the amount.**

D. Reporting a Change in Social Security/Pension Amount. If the amount of your pension changes, be sure to report that change. Write the new **GROSS** amount of your Social Security/pension in Question 6. Also, write it in the REMARKS section of your weekly claim card with a note that the amount has changed.

8. JURY DUTY. If you are called for jury duty while you are filing for unemployment benefits, you must report the jury duty pay (but not mileage or other expense payments). **Write the words "jury duty," the dates of jury duty, and the amount of jury duty pay in the REMARKS section of your weekly claim card for the week(s) that you are on jury duty. All of the jury duty pay will be deducted** from the benefit check for the week(s) in which you are on jury duty. If your jury duty pay is less than your weekly benefit amount, you will still be eligible for some benefits. You will be considered to be available for work while on jury duty.

9. WAITING PERIOD WEEK. Maine Law requires a one-week "waiting period" prior to receiving benefits. You must file a weekly claim for this week, but you will not receive a benefit check for the week. The first week in your new "benefit year" will normally serve as your waiting period. If you are not eligible for benefits for the first week in your "benefit year," then the next week you are eligible for benefits will be your "waiting period" week.

A. Do Not Delay in Filing Your Claim Because of the Waiting Period Week Requirement. To receive a "waiting period" credit, you must file a claim for that week. If you delay in filing your claim, your new or reactivated claim will only start the week in which you file it.

10. REGISTRATION FOR WORK. Maine Law requires that, except for several specific exemptions in the Rules of the Unemployment Insurance Commission, individuals who are filing claims for unemployment benefits must be registered for work with a CareerCenter. You were automatically registered for work when you filed your initial unemployment claim. Registration for work will enable the CareerCenter to assist you in returning to work.

11. CHANGE OF NAME, ADDRESS, AND/OR TELEPHONE NUMBER. If your name, address, and/or telephone number changes while claiming benefits, write your **NEW** name, address, and/or telephone number in Question 9 on the back of your weekly claim card. After you start receiving mail at your new address or after you have reported a new telephone number, **do not write them on your weekly claim card again.** A second option to correct your name, address, and/or telephone number is to leave a message on the Department's automated telephone system (option 5 when you call your UC Call Center phone number). Please use a **regular** phone; **do not a cell phone.** Cell phone messages often fade out or are not clear.

REMINDER: The U.S. Postal Service will **NOT** forward your benefit check or any unemployment materials to you. You must notify the U. S. Postal Service **AND** the UC Call Center of your new

address and also put your name on your new mailbox.

A. Establishing and Changing PIN Numbers (Personal Identification Numbers). To access some functions of the Unemployment Insurance System, you will be required to provide a PIN number. This number is established when you first call us to establish a claim. If you need to change the PIN number, or if it is lost or forgotten, you may call any of the call center telephone numbers listed on the back cover of this booklet. You will be presented with a menu. If you know the number and wish to change it, follow the menu instructions for changing your PIN. If you do not know the PIN, you must speak to a claims representative. Select the menu choice to speak to a claims person about your claim. A claims representative will come on the line to assist you. In either event, the new PIN number will be mailed to you to verify that it is what you wanted.

12. FILING YOUR WEEKLY CLAIMS. Mail your weekly claim card to your UC Call Center as soon as you can **AFTER** the Saturday week ending date on the claim card. ***Use the Call Center addresses listed on the back cover of this booklet.*** It is advantageous to file your claim as soon as possible after that Saturday week ending date.

A. How Your Next Claim Card is Sent to You. Claim cards are sent to you on a weekly basis. When we receive your claim card for the "current week," we will send you a claim card for the next week. **If you do not return your claim card, additional claim cards will not be sent to you.**

B. Late Claim Filing. You are allowed to mail your weekly claim card up to 21 days (determined by postmark date) after the end of the week being claimed. However, if you delay in filing your claim card, this will delay your check (if you are due a check). In addition, if there is a delay in sending a claim card to you because you filed a claim late, but still within the allowed time limits, you have up to 10 days after we mailed a claim card to you to mail it back. Your claim can still be paid if you mail it within 14 days of the end of these time limits, but only if you have "good cause" for late filing. If your claim is mailed more than 35 days after the end of the week you are claiming, benefits will be denied until you call your Call Center and reactivate your claim.

C. When Should I Expect My Checks/ Claim Cards. If you are eligible for benefits, your first check will be mailed to you about three weeks after you file your initial claim. However, heavy workloads (especially in the winter), holiday periods and other factors may cause delays in processing benefit checks. You can check on the status of your most recent weekly claim by using the information part of our telephone system. **You should allow 7 days after you mail your claim card before calling a UC Call Center to ask about your check.** If you have not received a claim card for the next week within that time, you should contact your Unemployment Call Center immediately.

13. MESSAGES ON WEEKLY CLAIM CARDS. Sometimes a message will be printed on your weekly claim card. When this happens, a card will be attached with more information. **Read these messages carefully and follow their instructions.** If you do not follow through on these messages,

your benefits could be delayed or denied.

14. ELIGIBILITY REVIEW INTERVIEW PROGRAM. The Eligibility Review Interview (ERI) program is a periodic in-depth review of your claim status. You may be scheduled for an "ERI" every five or ten weeks. During the interview, we will discuss your availability for work (including transportation, child care, shift work, school attendance, etc.). The interviewer will also review your work search efforts and help you develop a work search plan. The purpose of the work search plan is to improve your chances of finding a job.

15. FILING WEEKLY CLAIMS WHILE YOU ARE TEMPORARILY "OUT-OF-STATE." If you plan on going out-of-state to seek work, you must request permission from your UC Call Center **before** you go. Once given permission, you may file in another state for 1 or 2 weeks.

16. MOVING: WITHIN OR OUTSIDE OF MAINE. If you move within Maine, you may be moving out of the area served by your original UC Call Center. We will notify you if you will have to mail your weekly claims to a different address. If your new residence is in another State, Puerto Rico, the Virgin Islands or Canada, contact the nearest unemployment office in the area to which you have moved **within seven days**.

17. RETURNING TO WORK

A. Full-Time. When you return to work **full-time**, complete all questions on your claim card. Mail it within 10 days of starting work. Write the date you started in Question 7D, and the employer's name and address in the "Remarks" section. Report wages earned starting from the day you begin work if you are claiming benefits for that same week. **"Holding back"** your first paycheck has no effect on your claim. **The wages apply to the week in which you do the work**, not when you are paid. For example, if you start work on a Thursday, report the days you work for the remainder of that calendar week and report the wages you will be paid for this work **Be sure to submit a copy of your pay stub showing your gross earnings for the days you worked.** We will review your earnings and issue an unemployment check to you if you are eligible (depends upon your gross earnings for the week). Upon receipt of your last claim card, we will place your records in an "inactive" status.

(1) Reactivating your claim if you separate from work again during your benefit year. Your claim can be reactivated at any time during your benefit year. **Claims are "effective" the Sunday of the week in which you start your claim again. CLAIMS CANNOT BE BACKDATED.** You should call your UC Call Center as soon as you separate from the job.

B. Part-Time. If you return to work **part-time**, but you are still seeking full-time work, you might still be eligible for some benefits. You should continue to file your claims each week as long as your gross earnings are not \$5.00 or more above your weekly benefit amount. Complete Question 7 on your claim card. Report your **gross wages** according to your employer's payroll week regardless of when you get paid. **You must submit a copy of your pay stub for the days you worked.** We will review your earnings and issue you an unemployment check if you are eligible (depends upon your gross earnings for the week).

18. APPROVED TRAINING. Some training can be "approved" by the Unemployment Insurance Commission. If approved, you would not have to seek work and would not have to be available to accept work *while in training*. Training which is sponsored through the following programs has been pre-approved: Workforce Investment Act (WIA), Trade Adjustment Assistance (TAA) (for workers who have lost their jobs due to imports), Trade Readjustment Assistance (TRA), and NAFTA Transitional Adjustment Assistance.

Other types of training can also be "approved." If you are interested in training, contact your local DOL CareerCenter Office. You should then contact the nearest UC Call Center to find out about the procedure for getting training "approved."

19. LOST, STOLEN OR DAMAGED CHECKS. If you lose your unemployment check or if your check is damaged or stolen, call your UC Call Center.

PROFILING

1. WHAT IS "PROFILING"? The "Profiling" Program selects individuals who may benefit from additional assistance in their effort to find a job. All individuals filing an initial claim for unemployment benefits are compared with claimants who have exhausted benefits in the past. Current applicants who are most similar to those who exhausted benefits are selected to receive additional assistance. If you are selected, a letter will be sent to you notifying you of this and scheduling you for a Reemployment Services orientation session.

2. UNEMPLOYMENT INSURANCE REQUIREMENTS. Individuals who are referred to reemployment services under the "Profiling" Program are required to participate in those services. If you do not attend scheduled workshops or other activities, your benefits **may be denied**. During the period that you are receiving reemployment services, you are still required to make an active search for work and be available for work.

SEPARATION FROM WORK THAT IS NOT DUE TO LACK OF WORK

If you are laid off from a job due to a "lack of work," then your unemployment benefits will be allowed on the "issue" of separation. If the reason that you separated from a job was **NOT due to a "lack of work,"** further information will be needed. The information that we get from you and your former employer will be used to determine your benefit eligibility.

FACT-FINDING INTERVIEWS

When separation from work was **NOT** due to a lack of work, a "fact-finding interview" will be scheduled to get information from you and from your former employer. A Claims Adjudicator will use this information to determine your eligibility. Fact-finding interviews are held over the telephone. Therefore, if you are scheduled for a fact-finding interview and you have written information that you want the Claims Adjudicator to see (such as a separation paper, doctor's note,

etc.), mail or fax them to the UC Call Center **before** the interview date. A form concerning your separation will normally be mailed to you before the interview. **Mail this back immediately; the Claims Adjudicator will review it before calling you. You may also return the form by faxing it to us. Fax numbers are listed on the back cover of this booklet.**

After the fact-finding interview, a "Deputy's Decision" will be mailed to you. The "Decision" will tell you if you are eligible for unemployment benefits or not. See appeal rights on Page 23.

1. QUITTING A JOB. If you quit your last job, the Claims Adjudicator will decide if you are eligible for unemployment benefits. If you had a **"good cause" related to your work** for leaving, your benefits will be allowed. If you did not have "good cause," you will be disqualified from receiving benefits. See exceptions below. This disqualification period continues until you earn four times your weekly benefit amount in new employment "covered" under the unemployment law. Special circumstances that are part of the voluntary quit section of the Law are mentioned below.

A. Illness. If you leave a job due to illness, you may be eligible for benefits if you meet certain conditions. The illness can be either your own illness or that of an immediate family member. To be eligible, you must first **tell your employer** why you are absent. You must then follow any employer requirements regarding how often you must keep in contact with the employer. Finally, you must **request reemployment** when you are able to work again. **This section addresses eligibility based on reason for separation only. To collect benefits, you must be physically able to work again and be available for and actively seeking suitable, full-time work (see Pages 12-13).**

B. Leaving to Accept a New Job. Under some circumstances, your benefits will be allowed if you leave one job with the intention of taking another job. You must have left one job with the intention of starting a new, permanent, full-time job with another employer. If the new job falls through because of action by the new employer, your benefits will be allowed.

C. Leaving to Accompany, Follow or Join Spouse. Your benefits will normally be allowed if it was necessary for you to leave your job to accompany, follow or join your spouse to a new place of residence. **You need to wait until you arrive at your new residence before filing for unemployment benefits and you must be available for and seeking work in the new area within 14 days after you arrive at your new residence.**

D. Leaving Due to Domestic Abuse. If you have to leave your job to protect yourself from domestic abuse, your benefits may be allowed. You must make all reasonable efforts to keep your job. Domestic abuse includes attempting or actually causing bodily harm, or putting another in fear of bodily injury. It also includes controlling another's conduct, restricting another's movements, threatening, or intimidating another person.

E. Unpaid Voluntary Leave Of Absence Or Sabbatical Leave. You will not be eligible for benefits while you are on a voluntary leave of absence or sabbatical leave to which you and your employer have mutually agreed.

2. GETTING FIRED FROM A JOB. If you are fired from a job, the Claims Adjudicator will decide if you were fired for "misconduct." "Misconduct" means that you were doing something against your employer's interests. It also covers doing something that you knew you should not have. If you were discharged for "misconduct," you will be disqualified until you earn four times your weekly benefit amount in employment "covered" under the unemployment law.

3. ABSENCE FROM WORK BECAUSE YOU ARE IN JAIL. If you are discharged because you were absent from work for more than 2 workdays because you are in jail after being convicted of a criminal offense, you will be disqualified until you have earned four times your weekly benefit amount in employment "covered" under the unemployment law.

4. DISCHARGE FOR CRIME IN CONNECTION WITH WORK. If you are discharged for conviction of a felony or misdemeanor in connection with your work, you will be disqualified until you have earned \$600.00 or **eight** times your weekly benefit amount in employment "covered" under the unemployment law, whichever is greater.

5. SUSPENDED FROM WORK. If you are suspended from work, the Claims Adjudicator will decide if you were suspended for "misconduct." (See section 2 above for information on "misconduct.") If you are disqualified for suspension, the disqualification continues until the end of the suspension.

6. RETIREMENT. If you voluntarily retire, or retire under a recognized company program under which you are entitled to receive pension payments, you will be disqualified from receiving benefits until you have earned **six** times your weekly benefit amount in employment "covered" under the unemployment law.

7. LABOR DISPUTE - STRIKE OR LOCKOUT. If you are on strike and out of work because of a stoppage of work due to a labor dispute, a special Law applies. If there is a stoppage of work due to a labor dispute, and you are participating in the "strike" or financing or directly interested in the labor dispute that caused the stoppage of work, then you will not be eligible for benefits during the labor dispute. You will be disqualified until one of the following occurs:

- You have earned **eight times** your weekly benefit amount in employment "covered" under the unemployment law, OR,
- You have been employed for **five full weeks in employment "covered" under the unemployment law**, OR,
- We determine that a "stoppage of work" no longer exists.
-

If you have been "**locked out**" by your employer, you will **NOT** be disqualified under the labor dispute section of the law.

REFUSAL OF WORK OR REFERRAL

If you refuse any work or any referral from a DOL CareerCenter Office, you must report the

refusal in Question 4 or 5 on your weekly claim card. If you refuse an offer of "suitable" work or a referral to a "suitable" job, you will be disqualified from receiving benefits. This disqualification will continue until you have worked (after the refusal) for an employer "covered" by the unemployment law and earned **eight** times your weekly benefit amount.

1. SUITABLE WORK. In determining whether or not the job involved was "suitable," the Claims Adjudicator will compare the offered work to your previous work.

A. During your first 12 consecutive weeks of unemployment. During the first 12 consecutive weeks that you are unemployed, the Claims Adjudicator will consider the following factors to determine if a job was "suitable": 1) the degree of risk to your health, safety and morals, 2) your physical fitness, 3) prior training, 4) previous work experience, 5) **prior** earnings, 6) how long you have been unemployed, 7) your prospects for getting work in your local area in your usual occupation, and 8) the distance to the work from your home.

B. After 12 consecutive weeks of unemployment. After you have been out of work for more than 12 weeks, your prior training and work experience are **NOT** taken into consideration. Also, your prior earnings will **NOT** be taken into consideration if the offered job pays wages equal to or more than the "average weekly wage" in Maine as determined by the Department of Labor.

2. REFUSAL OF REFERRAL. A DOL CareerCenter may refer you to an employer for an interview for a job. If the potential job is "suitable," you must contact the employer to schedule an interview. If you do not try to schedule an interview, you may be disqualified from receiving benefits.

A. Acceptance of a Referral. To be considered to have "accepted" a referral from a DOL CareerCenter, you must contact the employer to whom you are referred to schedule an interview.

3. ATTEMPTED RECALL TO WORK BY A FORMER EMPLOYER. If your former employer tries to recall you to a "suitable" job but is unable to contact you at the last address that you gave, you might be disqualified from receiving benefits.

4. REFUSAL FOR "NECESSITOUS AND COMPELLING" REASONS. If you refuse work or a referral for work for "good cause," then you would only be disqualified for the time that the "good cause" (such as illness) was limiting you.

5. SPECIAL SITUATIONS WHEN AN OFFER OF WORK WOULD NOT BE CONSIDERED "SUITABLE."

- If the position offered is vacant due to a labor dispute (strike or lockout).
- If the wages, hours or other conditions of work are substantially less favorable than those for similar work in the area.
- If, as a condition of being employed, you would be required to join a **company** union or resign from or refrain from joining any **bona fide labor organization**.
- If the position offered is the **same one** that you previously left for good cause related to that

employment. Also, a job is not "suitable" if you previously left that job for good reasons related to the work, but the reasons were not good enough to allow your benefits. These exceptions only apply if the specific "good cause" or "good reason" has not been removed.

- If the position offered involves a shift, the greater part of which is between the hours of midnight and 5:00 a.m., **and** you refuse because of parental obligation, the need to care for an immediate family member, or the unavailability of a personal care attendant who is required to help you if you are handicapped. (A "parental obligation" is the obligation to care for the claimant's children.)

REQUALIFYING FOR BENEFITS IF YOU ARE DISQUALIFIED

If the reason you are disqualified from receiving benefits is due to a job separation issue or refusal of a suitable job, you will not be able to collect benefits until:

- You have worked in a job for an employer who pays unemployment taxes (a "covered" employer), **AND**
- You have earned the required amount of money (4 times your weekly benefit amount for quitting or being fired, 6 times your weekly benefit amount if you retired, and at least 8 times your weekly unemployment benefit amount if you refused work or a referral), **AND**
- You separate from the new job for reasons that would allow your benefits.

You may be required to provide documentation showing that required wages have been earned.

FILING AN APPEAL

NOTE: IF YOU FILE AN APPEAL, CONTINUE TO FILE YOUR WEEKLY CLAIMS WHILE YOUR APPEAL IS BEING PROCESSED. NO PAYMENTS CAN BE MADE FOR WEEKS FOR WHICH TIMELY CLAIMS WERE NOT FILED, EVEN IF THE APPEAL IS DECIDED IN YOUR FAVOR.

1. APPEAL RIGHTS. If you are not going to be paid unemployment benefits for any reason, we will inform you in writing. If you are "denied" benefits, "disqualified," or found to be "ineligible" to receive benefits, or if it has been determined that an overpayment has been made, you have the right to file an appeal to review that decision.

A. Employer Right of Appeal. If your former employer does not agree with a decision in which the employer is involved, such as a separation from work or refusal of an offer of work, then that employer may also file an appeal on the decision.

B. Appeal of Monetary Determination. If you feel that your monetary determination is incorrect, call your UC Call Center. You will be advised to file an appeal. While the appeal is pending, we will investigate its accuracy and completeness. If we find any errors, we will correct the amount of the wages. If we do not find any errors, you will be scheduled for an appeal hearing.

2. FIRST APPEAL

A. How to File an Appeal of the Deputy's Decision or Monetary Determination.

(1) **Time limit.** Appeals must be filed within 15 calendar days of the mailing date of the Deputy's Decision or Monetary Determination. An additional 15 days for filing an appeal may be granted if you have **good cause** for late filing.

(2) **Ways to file.** You have 5 different ways to file an appeal:

- **By Internet at:** www.Maine.gov/labor/appeals. This is the fastest way to file immediately locking in the date of your appeal.
- **By Telephone:** (207) 624-5900; TTY 1-800-794-1110 (hearing impaired)
- **By Fax:** (207) 624-5903
- **By Hand Delivery:** To any office of the Maine Department of Labor
- **By Mail addressed to:**
Division of Administrative Hearings
2 Anthony Avenue, Suite 1
Augusta, ME 04330-9477

B. Preparing for Your Appeal Hearing. Once you file your appeal, all matters related to the appeal should be directed to the Division of Administrative Hearings (DAH). They will send you "Important Instructions to Prepare for Your Due Process Hearing." The booklet can be accessed through our website at www.Maine.gov/labor/appeals.

DAH will mail a notice of the date and time of your hearing. Some hearings are held by telephone. If your hearing will be in-person, the notice will include the hearing location. After your hearing, a Hearings Officer will render a decision regarding your UC eligibility.

If you do not agree with the Hearing Officer's decision, you can appeal that Decision to the Unemployment Insurance (UI) Commission. (See section 3 below.)

3. SECOND APPEAL.

A. Time Limit. You have 15 days from the "date mailed" on your Division of Administrative Hearings decision to file a written appeal to the Unemployment Insurance Commission. Be sure to include any new information that you want to present and any specific objections that you have. A brochure "Presenting Your Best Case At Your Commission Hearing," Form MUIC H-1, is available by calling (207) 846-2000.

B. Mailing Address and Fax Number:

Unemployment Insurance Commission
Maine Department of Labor
40 Forest Falls Drive
Yarmouth, Maine 04096-6905
Fax Number: (207) 846-5216

4. REQUEST FOR RECONSIDERATION. If you do not agree with the decision of the Commission, you can request a reconsideration of that decision within 10 days of the mailing date of that decision. Your request **must** specify your reason for reconsideration.

5. APPEAL TO COURT. If you do not agree with the decision or reconsidered decision of the Unemployment Insurance Commission, an appeal can be filed with the State Superior Court within 30 days of receipt of the Commission decision.

OVERPAYMENTS DUE TO AN ERROR OR APPEAL REVERSAL

If you have been paid benefits that should not have been paid, then you will be required to repay those benefits. If you are unable to repay your overpayment in full, we will consider a reasonable weekly or monthly installment plan. Please contact a Collections Staff Member at (207) 287-3805 to discuss your repayment plan.

Repayments: Make your check or money order payable to “*Department of Labor.*” Please be sure to write your Social Security Number on your payment before mailing it to:

Bureau of Unemployment Compensation
Collections Unit
P.O. Box 259
Augusta, ME 04332-0259

Maine Employment Security Law requires automatic withholding of unemployment insurance benefits if you open a claim. A repayment plan, therefore, would be suspended for the duration of your claim series.

Any balance that remains unpaid one year after the overpayment is established will be assessed interest of 1% per month until payment plus accrued interest is received by the Bureau. Deductions from benefits that may be or become payable are limited to 10% of the first \$100 and 50% of any amount above \$100 of any weekly benefit payment due you. If the overpayment was **due to fraud**, 100% of payable benefits will be used to offset penalty, interest, and the balance of your overpayment. Lottery winnings and Maine State income tax refunds may be intercepted and applied to your overpayment. Civil warrant procedures may also be used to collect monies due.

1. STATE INCOME TAX REFUND INTERCEPT. If you have an outstanding unemployment overpayment, yours and/or your spouse’s (joint return) State income tax refund may be intercepted to repay the overpayment. Any remaining tax refund balance will be sent to you by the Maine Revenue Services.

2. APPLICATION OF BENEFIT REPAYMENTS. Claimant repayments, deductions from future benefits, State income tax refund and lottery winning intercepts, and wage garnishments must be applied first to penalties, second to accrued interest, and third the balance of your benefit overpayment.

3. WAIVER OF OVERPAYMENT. If your overpayment was **not due to fraud**, then you can request a "waiver" of the overpayment. Your Request for Waiver of Overpayment must be in writing and mailed to:

Unemployment Insurance Commission
Maine Department of Labor
40 Forest Falls Drive
Yarmouth, ME 04096

You may call (207) 846-2000 for information.

OVERPAYMENT DUE TO FRAUD

If you have collected benefits fraudulently, see the section "Penalties for Unemployment Fraud" on Page 7 for additional information. Overpayments due to fraud **CANNOT** be waived. **NOTE:** If the overpayment was due to fraud, 100% of any future unemployment checks will be used to repay that overpayment and related penalty and interest.

BENEFITS QUALITY CONTROL

The Benefits Quality Control Program is designed to prevent both errors and fraud in unemployment compensation claims. The program ensures that claims have been paid correctly or denied accurately. Claimants are selected weekly on a random basis. If you are selected, an investigator will meet with you to review the claim week being investigated as well as other parts of your unemployment claim.

Re-contacting all interested parties gives a complete picture of whether the decision to pay or deny the claim was the one that would have been made if all relevant facts were known.

OTHER UNEMPLOYMENT PROGRAMS

1. Dislocated Worker Benefits (DWB). Dislocated Worker Benefits is an unemployment program for individuals who have been terminated from their job and are expected to be out of work for an extended period of time. It provides extra weekly unemployment benefits for eligible individuals who are in an "approved training" program and who are not eligible for unemployment benefits under any other program. There is a lifetime maximum of 26 weeks of benefits under this program. If you are interested in this program, call your UC Call Center.

2. Trade Readjustment Allowances (TRA). TRA is available to workers who lose their jobs due

to imports. These include Trade Adjustment Assistance (TAA) (training, travel allowances, relocation allowances, job search assistance) and Trade Readjustment Allowances (TRA) (extra weekly unemployment benefits). Your company, a group of 3 or more workers, the union, or an authorized representative can file a request, called a petition, with the U.S. Department of Labor and Governor's office. If your former employer has been "certified" as having been affected by imports, you will receive a letter about your possible eligibility for basic TRA benefits. If you meet the eligibility requirements, you will be eligible for up to an additional 26 weeks of weekly benefits. Claimants, with a former employer certified on or after 11/4/02, may be eligible for additional weeks of benefits if certain eligibility requirements are met. To file your initial application for assistance, call (207) 287-1220. Eligible TAA workers should contact a DOL CareerCenter for information on training and other forms of TAA assistance or visit our website at www.Maine.gov/labor.

A. Credit For Health Insurance Costs of Eligible Individuals Receiving A Trade Adjustment Allowance Or A Benefit From The Pension Benefit Guaranty Corporation.

The Trade Adjustment Assistance (TAA) Reform Act of 2002 authorized a federal income tax credit for health insurance premiums paid by eligible Trade Adjustment Assistance / Trade Readjustment Allowances (TAA/TRA) recipients (as well as certain other groups.) You may be able to claim the health insurance credit. If you are determined to be eligible to claim the credit on your 1040 tax return, IRS Form 8887, Health Insurance Credit Eligibility Certificate, will be mailed to you on or before January 31.

3. North American Free Trade Agreement (NAFTA). Workers who lost their jobs because of an increase in trade with Canada and Mexico under NAFTA *prior to November 4, 2002*, may be eligible for extra financial assistance. Money may be available to pay costs while attending training, extra unemployment benefits while in training, job search and relocation money. If you meet the eligibility requirements, you will be eligible for up to an additional 26 weeks of weekly benefits. Extra unemployment benefits are only available while you are attending training, or for up to 30 days before you start training.

Workers who have been "certified" as being potentially eligible to receive benefits under NAFTA should go to your local DOL CareerCenter Office. **You have only a short time after you become unemployed to be approved for training.**

4. Extended Benefits (EB). These are extra unemployment benefits that are paid during periods of high unemployment.

5. Disaster Unemployment Assistance (DUA). DUA provides temporary income for individuals who are unemployed as a direct result of a disaster and do not qualify for regular UI benefits. To apply, contact a UC Call Center within 30 days of the date on which Maine announces the availability of DUA.

6. Maine Enterprise Option (MEO). Under this program, eligible individuals can receive weekly benefits while starting their own business. Most individuals who are eligible to apply for consideration under MEO will receive a letter. Additional information is available at DOL CareerCenters.

DEPARTMENT OF LABOR CAREERCENTERS

1. The primary mission of the DOL CareerCenter is to place people in jobs. The CareerCenter serves people who need employment and employers who need qualified workers. These services include job registration, interviewing, testing, counseling, job development, recruitment, and other services for employers. They also include referrals to jobs, referrals to training, and other services to help people prepare for employment.
2. Applicants served by the DOL CareerCenter have varied backgrounds and needs. They include such groups as Veterans, college graduates, minorities, youth, and older workers. They also include people with disabilities, women, migrants, and disadvantaged groups with limited job skills. Applicants have diverse skills and experience, are temporarily unemployed, or are simply looking for better jobs.
3. You do not need to be claiming unemployment benefits or be out of work to use their services. The DOL CareerCenter is your most economical, convenient and efficient source of information for finding work.

JOB BANK

Each CareerCenter has a listing of job openings called a Job Bank. It puts you in instant contact with job openings throughout the State. There is also a Job Bank that lists some out-of-state jobs.

THE MAINE JOB TRAINING SYSTEM

The Maine Department of Labor (MDOL) is a Human Resource Development agency. It promotes and provides programs and services to Maine workers and employers. These programs help ensure that Maine has a skilled work force to meet its current and future needs. The Department trains individuals to increase their opportunities in today's labor market and to help them compete for the jobs of the future.

MDOL uses a wide variety of Federal and State programs. Each program has special guidelines, eligibility requirements, and services. For more information, call or visit the CareerCenter nearest you. For the center nearest you, call 1-888-457-8883.

EQUAL OPPORTUNITY IS THE LAW

It is against the law for this recipient of Federal financial assistance to discriminate on the following bases:

- Against any individual in the United States, on the basis of race, color, religion, sex, national origin, age, disability, political affiliation or belief; and
- Against any beneficiary of programs financially assisted under Title I of the Workforce

Investment Act of 1998 (WIA), on the basis of the beneficiary's citizenship/ status as a lawfully admitted immigrant authorized to work in the United States, or his or her participation in any WIA Title I financially-assisted program or activity.

The recipient must not discriminate in any of the following areas:

- Deciding who will be admitted, or have access, to any WIA Title I financially-assisted program or activity;
- Providing opportunities in, or treating any person with regard to, such a program or activity; or
- Making employment decisions in the administration of, or in connection with, such a program or activity.

What Can You Do If You Believe You Have Experienced Discrimination. If you think that you have been subjected to discrimination under a WIA Title I financially-assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation with either: The recipient's Equal Opportunity Officer – Michaela Loisel, (207) 287-2876; or The Director, Civil Rights Center (CRC), U.S. Department of Labor, 200 Constitution Avenue NW, Room N-4123, Washington, DC 20210.

If you file your complaint with the recipient, you must wait either until the recipient issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with the Civil Rights Center (see address above).

If the recipient does not give you a written Notice of Final Action within 90 days of the day on which you **filed** your complaint, you do not have to wait for the recipient to issue that Notice before filing a complaint with CRC. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120 days after the day on which you **filed** your complaint with the recipient).

If the recipient does give you a written Notice of Final Action on your complaint, but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your CRC complaint within 30 days of the date on which you received the Notice of Final Action.

NOTES

Below are the mailing addresses and telephone numbers for the UC Call Centers. If you are calling to start or to reactivate a claim, call the nearest UC Call Center. (**Alternative numbers are on the outside cover if a call to the nearest UC Call Center is long distance.**) The hours for the UC Call Centers are 8:00 a.m. to 5:00 p.m.

For Hearing Impaired: 1-888-457-8884

LEWISTON UC CALL CENTER

Mailing Address (for ALL mail):

Bureau of Unemployment Compensation
P. O. Box 4200
Lewiston, ME 04243-4200

Telephone Number: (207) 753-2800

Fax Number: (207) 753-2851

ORONO UC CALL CENTER

Mailing Address (for ALL mail):

Bureau of Unemployment Compensation
P. O. Box 610
Orono, ME 04473-0610

Telephone Number: (207) 561-4600

Fax Number: (207) 561-4665

PRESQUE ISLE UC CALL CENTER

Mailing Address: (for ALL mail)

Bureau of Unemployment Compensation
P. O. Box 1088
Presque Isle, ME 04769-1088

Telephone Number: (207) 768-6800

Fax Number: (207) 764-2142

SPECIAL PROGRAMS UNIT

Mailing Address:

Bureau of Unemployment Compensation
Special Programs Unit
P.O. Box 259
Augusta, ME 04332-0259

Telephone Number: (207) 287-4560

Fax Number: (207) 287-8351

TELEPHONE NUMBERS WHEN THE UC CALL CENTER IS NOT A “LOCAL” CALL

If one of the UC Call Center numbers is not a "local" call, you can call one of the following numbers which is local or nearest to you to minimize or eliminate toll charges.

Augusta (207) 624-7560
Biddeford (207) 286-1500
Calais (207) 454-8222
Fort Kent..... (207) 834-2450
Portland..... (207) 822-4128
Rockland (207) 596-4380
Sanford (207) 324-5461
Skowhegan (207) 474-4930

Maine Department of Labor Web Site:

www.Maine.gov/labor